Appln No. 10/765,535 Amdt date October 19, 2004 Reply to Office action of August 6, 2004

Amendments to the Specification:

Please change the title of the application to:

MEMORY DEVICE HAVING SIMULTANEOUS READ/WRITE AND REFRESH OPERATIONS WITH COINCIDENT PHASES

Please amend the specification on page 1, beginning at line 3, as follows:

CROSS REFERENCE TO RELATED APPLICATIONS

This application is a continuation of U.S. Patent Application No. 10/414,878, filed April 16, 2003, now issued as U.S. Patent No. 6,717,863 on April 6, 2004, which is a continuation of U.S. Patent Application No. 10/037,599, filed October 19, 2001, now U.S. Patent No. 6,600,677 issued July 29, 2003, which is a divisional of U.S. Patent Application No. 09/627,757, filed July 28, 2000, now U.S. Patent No. 6,430,098 issued August 6, 2002, which claims the priority of Application No. 60/204,522, filed May 16, 2000, the contents of which are hereby incorporated by reference.